

blocks voluntarily. Therefore, CBO estimates that the direct cost to comply with those mandates would not be significant.

#### *Other notification and disclosure requirements*

Other provisions of the bill would impose private-sector mandates as follows:

Prohibit any person who receives a copy of a police report from a consumer regarding identity theft from furnishing any negative information on the consumer to a consumer reporting agency;

Require a financial institution that extends credit to provide a one-time notice in writing to a customer, no later than 30 days after the institution furnishes negative information to a consumer reporting agency regarding credit extended to the customer;

Require credit card issuers to clearly and conspicuously disclose to a consumer their ability to increase an annual percentage rate in certain circumstances when making unsolicited offers of credit to consumers; and

Require a debt collection agency that learns information in a consumer report is the result of identity theft or otherwise is fraudulent to notify the furnisher of the information or the relevant consumer reporting agency that the information is fraudulent.

Based on information from various industry and government sources, CBO expects the direct cost to comply with those mandates would not be as significant as the direct costs of other mandates in the bill.

In addition, the bill would impose other private-sector mandates as follows:

Require a consumer reporting agency that receives a request for a consumer report using an address substantially different for the addresses in the consumer's file to notify the requester of the existence of the discrepancy;

Require credit and debit card issuers that receive a request for additional or replacement cards on an existing account within a short period of time after receiving a change of address form to notify the cardholder at the former address or use other means to confirm the address change; and

Prohibit a consumer reporting agency from providing credit reports that contain medical information with some exceptions and would require medical companies to identify themselves as such when reporting credit information.

According to industry sources, many entities currently comply with such requirements voluntarily, and therefore, the direct cost to comply with those mandates would not be significant.

Estimate prepared by: Paige Piper/Bach.

Estimate approved by: Roger Hitchner, Assistant Director for Microeconomics and Financial Studies Division.

#### TRIBUTE TO MOTHER TERESA

##### HON. MARTIN FROST

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 9, 2003*

Mr. FROST. Mr. Speaker, I rise today to honor the late Mother Teresa of Calcutta for her many years of dedication to the world's poorest citizens.

Ordained as a sister in 1928, Mother Teresa originally served as a teacher at St. Mary's High School in Calcutta from 1929 to 1948. In 1948, the poverty outside her convent inspired her to leave her school and begin working to help the country's most vulnerable citizens.

In 1950, she founded the Sisters of Charity with a mission to serve the poor, the suffering,

and the dying in whatever place they called home. Today Mother Teresa's order has over 5,000 sisters and brothers and over 50 different relief efforts to help the "poorest of the poor" in India. In her later years, she worked to establish hospice programs for AIDS patients.

Mother Teresa has been recognized worldwide for her devotion to the poor. She was awarded the Nobel Peace Prize in 1979 and the Presidential Medal of Freedom and the Lifetime Achievement Award from the Foundation for Hospice and Homecare in 1985.

Mr. Speaker, few people have served humanity with more compassion and love than Mother Teresa. Mother Teresa was a perfect example of love and compassion to people of all nations and all religious backgrounds. Once quoted as saying, "Let no one come to you without leaving better and happier," Mother Teresa lived her faith. While her work lives on today in the work of her order, she deserves special recognition for her tremendous achievement. I know that my colleagues will join me today in honoring Mother Teresa's life and wishing her religious order the greatest success in their future endeavors.

#### TRIBUTE TO BOBBY SPIEGEL—2003 BOY SCOUTS OF AMERICA DISTINGUISHED CITIZEN

##### HON. KEN CALVERT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 9, 2003*

Mr. CALVERT. Mr. Speaker, I rise today to honor and pay tribute to an individual whose dedication and contributions to the community of Corona, California are exceptional. Corona has been fortunate to have dynamic and dedicated community leaders who willingly and unselfishly give their time and talent and make their communities a better place to live and work. Bobby Spiegel is one of these individuals. On September 30, 2003, Bobby will be honored at the 2003 Distinguished Citizens Awards Dinner organized by the Boy Scouts of America.

Bobby graduated from Corona High School and has been a Corona resident since 1973. He attended Fullerton Junior College and began his career as an entrepreneur with his first business, The Flower Shoppe. He sold the business to work in the family electrical business in 1980. In 1989, while still working for the family business, he and his wife, Karen, a Corona City Council Member, started Spiegel Enterprises/Publications.

Bobby began volunteering at a young age when he first joined the Jaycees, the Junior Chamber of Commerce, in 1976. He served in almost every capacity and learned from the experience. He served as state president in 1986 and 1987 and was honored with one of the top ten awards in the nation for his service. Over the years, Bobby has also served on the Board of Directors for several community and professional organizations including the American Cancer Society, The National Electrical Contractors Association, and the YMCA. Bobby was also the charter president of the Circle City Rotary Club and is past president of Congregation Beth Shalom. He currently serves as Chairman for the Corona Regional Medical Center Foundation.

Bobby has been recognized for his impressive community service and exemplary leadership. He was the recipient of the Outstanding Young Men of America award, the California Jaycees and US Jaycees awards, Rotary International award, and was named 1988 Corona Citizen of the Year.

Bobby and Karen have five children, Tanya, Rebecca, Rachel, Isaac, and Joshua who continue their parent's commitment to community involvement and service.

Bobby's tireless passion for community service has contributed immensely to the betterment of the community of Corona, California. He has been the heart and soul of many community organizations and events and I am proud to call him a fellow community member, American and friend. I know that many community members are grateful for his service and salute him as he receives the 2003 Boy Scouts of America Distinguished Citizen Award.

#### CONGRATULATING ALEIDA VARONA, ADMINISTRATOR OF THE PUERTO RICO CHILD SUPPORT ADMINISTRATION, FOR RECEIVING THE COMMISSIONER OF CHILD SUPPORT ENFORCEMENT'S "ACHIEVEMENT BEYOND THE CALL OF DUTY" AWARD

##### HON. ANÍBAL ACEVEDO-VILÁ

OF PUERTO RICO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, September 9, 2003*

Mr. ACEVEDO-VILÁ. Mr. Speaker, I want to take this opportunity to share some excellent news with my colleagues, and to give credit where credit is due. I am very proud to announce that Puerto Rico's Child Support Enforcement Administrator, Ms. Aleida Varona, has been singled out by the HHS's Administration of Children and Families' Office of Child Support Enforcement (OCSE) to receive their first ever Achievement Beyond the Call of Duty Award. What makes me even more proud, especially in these times, is that her "beyond the call of duty" project was part of the effort to mobilize our troops to Iraq. Ms. Varona's award is therefore not only a recognition of her own commitment and hard work and that of the administration of Gov. Sila María Calderón. I believe this award, more importantly, recognizes two of the highest values that Puerto Ricans hold dear: the central importance of family and our great pride in and loyalty to our country, the United States of America.

I have mentioned before how committed Gov. Sila Calderón and her administration is to protecting the well being of our children, and especially to making sure that all of Puerto Rico's children receive the resources and support they need to grow safely and soundly into productive, healthy citizens. Ensuring that every child gets the appropriate support from each of their parents is a cornerstone of this goal. To achieve this the Commonwealth of Puerto Rico has developed one of the most modernized and effective Child Support enforcement programs in the Nation. Last year, the Commonwealth collected \$223 million in child support payments for approximately 151,000 families. This amounts to three times Puerto Rico's welfare grant—a ratio that is